

# TOWSON LIVE

October 2014



## Best Restaurants & Catering in Towson

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Discover some of Baltimore's best cuisine here in Towson!

It is now October and the holiday season is just around the corner. If you are thinking about having a holiday party for your office, friends, or family, look no further...

Towson has many great restaurants and caterers and the Towson Chamber of Commerce has some great recommendations for you! When booking your party this season, please consider local restaurants. These Towson restaurants not only offer some of the most delicious cuisine, but are strong supporters of the Towson community.

7 West	Food By Fire	Sam's Club
Bahama Breeze	Jakes NY Deli	Season's Pizza
Black & Gold Catering	Kathmandu Kitchen	Sheraton Baltimore North
Bread & Circuses Bistro	La Cakerie	Souris' Saloon
Brightview	Maui Wowi	Strapazza
Cunningham's	McFaul's IronHorse Tavern	The Green Turtle
Cunningham's Cafe & Bakery	Miya Sushi	The Rec Room
CVP	Panache Fine Catering	Towson Tavern
El Cuervo Taqueria	Pastores	

Support local businesses and restaurants that are the foundation of our Towson community!

## 50th Annual Golf Tournament



National leader, Brightview Senior Living has been serving residents and families since 1999.

Brightview Towson features Assisted Living apartment homes and Wellspring Village®, Brightview's specialized environment and program for people with dementia and other memory impairments. The community also offers Enhanced Care, a neighborhood for residents who need more intensive attention but appreciate a vibrant residential setting.

Known for offering a holistic approach to care and life enrichment, Brightview Towson is a joyful place where residents are empowered to live an independent and purposeful life, with a focus on possibilities rather than limitations. Committed to creating a vibrant senior living community by providing excellent service and quality care, Brightview Towson has proudly served area residents and their families since 2012.



The Annual Towson Golf Tournament is back for its **50th year!** Join the Towson Chamber of Commerce for another year of fun at the Country Club of Maryland on **Monday, October 27th, 2014 starting at 10:00am.** There will be a shot gun start, after golf cookout, lunch, scramble format prizes, 50-50 raffle, and other contests including hole in one and longest drive.

**Join the tournament for just \$125!** That includes access to the golf course, beer, soda, wine & snacks, lunch, and much more. All skill level players are welcome.

To register, please fill out the form below and submit it

to the Towson Chamber of Commerce building or complete the application online at [www.towsonchamber.com](http://www.towsonchamber.com).

Please consider a sponsorship to benefit the Towson community! Major and mini sponsorships also include tickets. See the application on the following page for more information.



## 50th Annual Golf Tournament

Don't like paperwork? Fill out the Golf Tournament online application or sponsorship form at [www.towsonchamber.com](http://www.towsonchamber.com)!



## 50th Annual Golf Tournament

Country Club of Maryland

October 27th, 2014

Continental Breakfast

10:00am Shot Gun Start

Beer, Soda, Wine & Snacks Provided

After Golf Cookout

All skill level players are welcome

**Registration \$125 per player**

*Scramble Format-Prizes*

Company: \_\_\_\_\_

Phone: \_\_\_\_\_

Player #1: \_\_\_\_\_

Handicap/Average: \_\_\_\_\_

Player #2: \_\_\_\_\_

Handicap/Average: \_\_\_\_\_

Player #3: \_\_\_\_\_

Handicap/Average: \_\_\_\_\_

Player #4: \_\_\_\_\_

Handicap/Average: \_\_\_\_\_

Please include all handicaps or averages

# \_\_\_\_\_ of Players x \$125      \$ \_\_\_\_\_

\*Major Sponsorship:                      \$ \_\_\_\_\_

\*Mini Sponsorship:                         \$ \_\_\_\_\_

\*Tee Sponsorship:                         \$ \_\_\_\_\_

\*Additional Lunch Guests: \$20 each    \$ \_\_\_\_\_

Checks payable to Towson Chamber    Total: \$ \_\_\_\_\_

44 W. Chesapeake Avenue

Towson, MD 21204

410-825-1144 or email: [info@towsonchamber.com](mailto:info@towsonchamber.com)

[www.towsonchamber.com](http://www.towsonchamber.com)

Names of Non-Playing Lunch Guests: \_\_\_\_\_

*Scramble Format \* First through Third Places \*  
Hole in One \* Basket of Cheer \* Longest Drive  
\* Closest to the Pin \* 50/50 Raffle*

**PROPER ATTIRE IS REQUIRED FOR ALL ATTENDEES**

## Sponsorships

Major Sponsorships: \$550

Includes 4 golf tickets

\*Acknowledgement & Logo in Official  
Tournament Program

\*Tee Sign on Course

\*Your Choice of Sponsorship for:  
Cart Sponsor, Lunch Sponsor, Beverage  
Cart, Luncheon Cocktails

Mini Sponsorships: \$300

Includes 2 golf tickets

\*Large Recognition Sign & Acknowledgment  
in Tournament Program.

\*Your Choice of Sponsorship for:  
Registration Table, Driving Range, Putting  
Green

Tee Sponsorships: \$100

*(buy one or more!)*

*Consider sponsoring a tee or one of  
our corporate sponsorships options above  
and join these*

*Towson Chamber Members  
and friends*

*committed to supporting the  
Towson Chamber's "Good Works."*





**2014 Towson Chamber of  
Commerce Day**  
**Saturday, October 4<sup>th</sup> - 3pm**  
**Towson vs. Stony Brook**



Towson University welcomes the Towson Chamber of Commerce out to a Towson Football game with tickets starting at only \$10!

The \$10 ticket includes:

- Tailgating (begins at 1pm)
- Food and Beverages
- Entrance to the game

*\*To purchase tickets, please call the Towson Chamber of Commerce at  
410.825.1144*



## Lunch-N-Learn

# ANNUITIES 101: SHOULD YOU HAVE THESE IN YOUR RETIREMENT PLAN?



Pam Gilmour, Financial Fitness

Since none of us know how long we will live, retirees are scared of running out of money and they also don't want all of their funds in the stock market. Very few have pensions, and many want a guaranteed stream of income.

Annuities are one of the most misunderstood products. Some allow you to benefit from the greater of market returns or a fixed credit rate while accumulating funds for retirement, and others have guaranteed rates of return that pay benefits immediately or defer to the future. Retirees need to know the costs of these products and that they are not liquid.

**October 8th 12:00-1:00pm**  
**Towson Chamber of Commerce**  
**Building**  
**Lunch Provided**

Come spend 45 minutes with the Financial Fitness team and learn about the different types of annuities, the pros and cons of each, and if they make sense in your planning.

Audience: Those age 45 and older, and/or your parents.

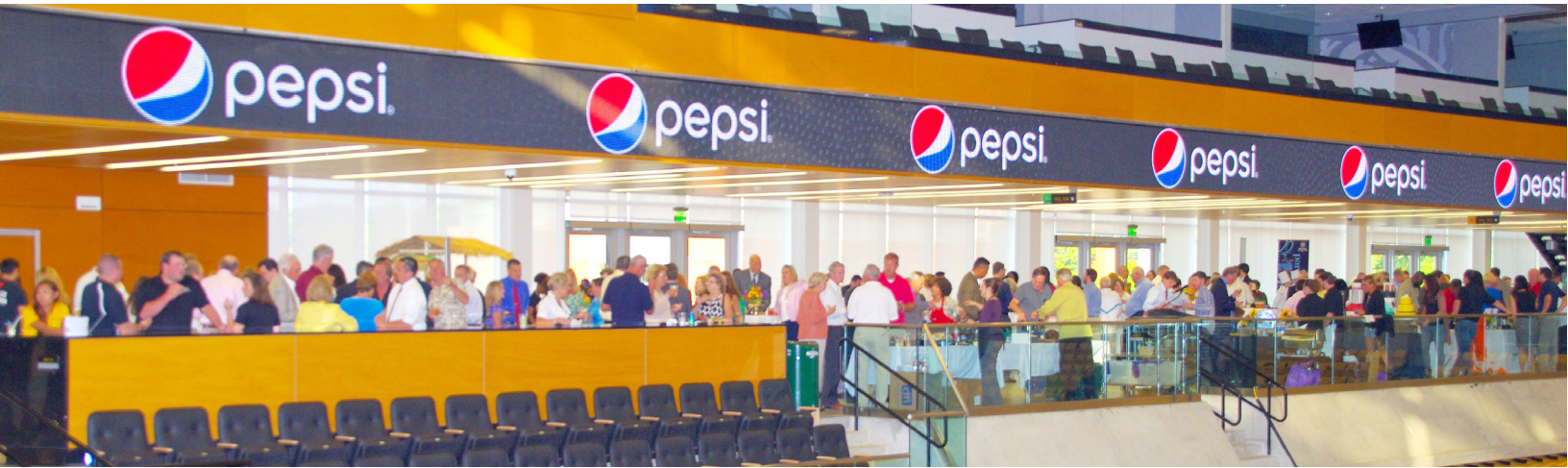
Pamela Gilmour, Registered Representative and Financial Advisor of Park Avenue Securities LLC (PAS), 954 Ridgebrook Road, Suite 300, Sparks MD 21152. Securities products/services and advisory services are offered through PAS, a registered broker-dealer and investment advisor. (410)828-5400

Financial Representative, The Guardian Life Insurance Company of America (Guardian), New York, NY. PAS is an indirect, wholly owned subsidiary of Guardian. Financial Fitness is not an affiliate or subsidiary of PAS or Guardian.

PAS is a member of FINRA, SIPC.

Guardian, its subsidiaries, agents or employees do not give tax or legal advice. You should consult with your tax or legal advisor regarding your individual situation.





## Taste of Towson

On Thursday, September 18th, the Towson Chamber of Commerce hosted its 4th annual Taste of Towson at the Towson SECU Arena. More than 30 restaurants catered food and 25 sponsors donated to the event.

The Towson Chamber of Commerce raised the most money ever in Taste of Towson history! The chamber greatly appreciates the support from all of the restaurants who donated food, attended, and the following sponsors:



The Arc Baltimore  
Azrael, Franz, Schwab, &  
Lipowitz LLC  
Boordy Vinyards  
Bozzuto Homes  
Cape Investment Management  
Financial Fitness  
J. Worthington & Associates,  
LLC Consulting  
Jiffy Lube  
Kona Ice  
The Law Office of John  
Bartkowiak, Jr, LLC  
Law Offices of Treanor, Pope,  
& Hughes  
LIVETOWSON.COM  
Maryland Signs & Graphics  
Melody's Tours

The Palisades of Towson  
PNC Bank  
Point Breeze Credit Union  
Radebaugh Florist & Greenhouse  
Royston, Mueller, McLean, &  
Reid, LLP  
SECU  
Seven West  
State Farm- John Holman  
Spence & Associates, P.C.  
Today's 101.9  
Towson University- Student  
Affairs  
Towson University-Admin. &  
Finance  
Wells Fargo Advisors  
Winthrop  
Zest Social Media





## Budweiser Clydesdales Visit Towson at Feet on the Street



The Budweiser Clydesdales arrived in front of the Penthouse around 5pm in three large Budweiser trucks.



The Budweiser team first set up a horse buggy for the Clydesdales.



The Clydesdales patiently wait to be pampered for Feet on the Street. They are so excited and cannot stop smiling!



## Budweiser Clydesdales Visit Towson



Many people crowd around the bus as the horses are taken off one-by-one.



It's finally time to get the horses ready. Each horse is groomed and given a harness, bridle, headstall, rein, and other equipment.



Your Budweiser Clydesdales. These large beautiful horses travel all over America to events like Feet on the Street. Thanks Anheuser Busch for giving Towson the opportunity to meet these beauties!



# Top 10 Reasons to Support the Towson Farmers Market

Tips from CUESA- Cultivating a Healthy Food System

## 1. Taste Real Flavors

The fruits and vegetables you buy at the farmers market are the freshest and tastiest available. Fruits are allowed to ripen fully in the field and are brought directly to you—no long-distance shipping, no gassing to simulate the ripening process, no sitting for weeks in storage. This food is as real as it gets—fresh from the farm.

## 2. Enjoy the Season

The food you buy at the farmers market is seasonal. It is fresh and delicious and reflects the truest flavors. Shopping and cooking from the farmers market helps you to reconnect with the cycles of nature in our region. As you look forward to asparagus in spring, savor sweet corn in summer, or bake pumpkins in autumn, you reconnect with the earth, the weather, and the turning of the year.

## 3. Support Family Farmers

Family farmers need your support, now that large agribusiness dominates food production in the U.S. small family farms have a hard time competing in the food marketplace. Buying directly from farmers gives them a better return for their produce and gives them a fighting chance in today's globalized economy.



## 5. Nourish Yourself

Much food found in grocery stores is highly processed and grown using pesticides, hormones, antibiotics, and genetic modification. Some of it has been irradiated, waxed, or gassed in transit. In contrast, most food found at the farmers market is minimally processed, and many of our farmers go to great lengths to grow the most nutritious produce possible.

## 6. Discover Variety

At the farmers market you find an amazing array of produce that you

don't see in your average super-market: red carrots, a rainbow of heirloom tomatoes, purple cauliflower, green garlic, and much, much more. Family farmers need your support, now that large agribusiness dominates food production in the U.S. Buying directly from farmers gives them a better return for their produce and gives them a fighting chance in today's globalized economy.

## 7. Promote Humane Treatment of Animals

At the farmers market, you can find meats, cheeses, and eggs



from animals that have been raised without hormones or antibiotics, who have grazed on green grass and eaten natural diets, and who have been spared the cramped and unnatural living conditions of feedlots and cages that are typical of animal agriculture.

## 8. Know Where Your Food Comes From

A regular trip to a farmers market is one of the best ways to connect with where your food comes from. Meeting and talking to farmers and food artisans is a great opportunity to learn more about how and where food is produced.

## 9. Learn Cooking Tips, Recipes, and Meal Ideas

Few grocery store cashiers or produce stockers will give you tips on how to cook the ingredients you buy, but farmers, ranchers, and artisans at the farmers market are often passionate cooks with plenty of free advice about how to cook the foods they are selling.

## 10. Connect with Your Community

Wouldn't you rather stroll amidst outdoor stalls of fresh produce on a sunny day than roll your cart around a grocery store with artificial lights and

piped in music? Coming to the farmers market makes shopping a pleasure rather than a chore. The farmers market is a community hub—a place to meet up with your friends, bring your children, or just get a taste of small-town life in the midst of our wonderful city.

**Visit the Towson Farmers Market**

**Every Thursday until November 18th**

**Allegheny Avenue  
10:45am - 3:00pm**



## ZEST SOCIAL MEDIA SOLUTIONS

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Smile & a Song*



410-790-6308

[www.melodystours.com](http://www.melodystours.com)

[melodyak@verizon.net](mailto:melodyak@verizon.net)



## Battling Depression: *exercise is medicine*



In the wake of the recent passing of actor Robin Williams, depression has been a topic on the forefront of media lines. There are several theories on how depression develops and how it can be treated, but one thing has shown to be consistent among them - exercise is medicine.

### **The Science Behind Exercise and Depression**

Time after time, studies have proven there is a positive correlation among exercise, self perception, and the prevention and treatment of depression. Harvard compiled a handful of these studies, and the results showed that regular exercise can improve mood in people with mild and moderate depression, and also helps in treating severe depression.

Another study showed that exercise actually had the same success rate as medication in treating patients short term - and its effects lasted longer than the effects of the drug.

### **How Does it Work?**

Similar to antidepressants, exercise causes a series of chemical reactions in the brain which result in the release of endorphins and neurotransmitters. These chemicals (primarily dopamine, serotonin and norepinephrine) help improve mood, boost immunity, and reduce the body's perception of pain. Not only does exercise affect the body on a chemical level, it's also been shown to:

- boost self-esteem and self-worth
- improve coping mechanisms
- improve sleep
- reduce anxiety
- improve social ties (by decreasing anxiety)
- decrease negative thoughts

Those are just a sliver of the



40 York Rd,  
Towson, MD 21204  
(410) 296-4966

- improve confidence

## New Member Spotlight



### Tranquille Hair and Body Salon

Mrs. Maria Butta  
414 Delaware Avenue  
Towson, MD 21286  
Phone: 410-832-2639  
tranquillehairandbody@gmail.com  
www.tranquillehairandbody.com



### Liberty Tax of Cockeysville Accounting & Tax Services

Mr. Jerry Jackson  
21 Cranbrook Road  
Cockeysville, MD 21030  
Phone: 443-440-6402  
libertytaxjerry@gmail.com  
www.libertytax.com



### Northwest Honda Automotive

Mr. Arnold Greenspun  
9701 Reisterstown Road  
Owings Mills, MD 21117  
Phone: 410-363-3700  
www.northwest-honda.com  
arnold-greenspun@gs.reyrey.com

## The 10% Rule

Keep your business local and make 10% of your expenditures stay within Towson. Just think of the impact... If a company grosses \$300,000.00 per year and they see an additional 10% or \$30,000.00, that could mean hiring someone, expanding product lines, or making their interior and exterior look better. Keep business in Towson and create a positive environment for our community!

## 2014 Towson Chamber Board of Directors

### OFFICERS



**John Holman,**  
President  
State Farm



**Mark Shulman, DDS.**  
Vice President  
Towson Dental  
Practice



**Pamela Gilmour,**  
Treasurer  
Financial Fitness



**Chuck Connolly,**  
Secretary  
Farmers Insurance



**James Jones,**  
Immediate Past  
President  
Myriddian, LLC

### BOARD MEMBERS

**John B. Bartkowiak, Jr. Esq.**  
Law Office of John B.  
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**Timothy Bojanowski**  
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**Garrett Brierley, Esq.**  
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Souris' Saloon

**David Hinshaw**  
Towson U. Marriott  
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**Ed Kilcullen,**  
MD CASA Association

**David Kurniawan,**  
Maryland Signs & Graphics

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Design

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Palisades of Towson

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Wells Fargo Advisors

**Douglas Riley, Esq.**  
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**Jeff Rogyom, Esq.**  
Bodie, Dolina, Smith &  
Hobbs, P.C.

**Mark Shulman, DDS**

**Melony Wagner,**  
Charles Village Pub

### TOWSON CHAMBER STAFF

**Nancy Hafford,**  
Executive Director

**Brooke Bianchetti,**  
Executive Assistant

**Pattie McLane,**  
Executive Assistant



## Member Application: Refer a Company



### 2014-2015 Membership Application

Business Name \_\_\_\_\_  
Contact Person (Ms. or Mr.) \_\_\_\_\_  
Address \_\_\_\_\_  
Phone \_\_\_\_\_ Email \_\_\_\_\_  
Website \_\_\_\_\_  
Number of Employees \_\_\_\_\_  
Type of Business as listed in the Yellow Pages \_\_\_\_\_  
Why are you joining the Towson Chamber? \_\_\_\_\_

Return this application with your dues investment made payable to:

Towson Chamber of Commerce  
44 W. Chesapeake Ave.  
Towson, MD 21204

#### Membership Investment Calculator\*:

1-5 employees \$225  
6-20 employees \$250  
21-30 employees \$325  
31-45 employees \$375  
46-75 employees \$450  
76-100 employees \$500  
more than 100 employees \$750

Please add one time application fee +\$30  
**Total Dues Investment Plus Application Fee \$ \_\_\_\_\_**

Please be Advised!

Internal Revenue Bureau Cumulative Bulletin No 2, page 105 reads:  
Membership fees or dues by individuals & corporation to a Chamber of  
Commerce are deductible from gross income as a business expense  
provided the memberships is employed as a means of advancing the  
business interests of the individual corporation."

## Member Ads

County Executive Kevin Kamenetz and the Baltimore County Council

### VETERANS SALUTE

October 22, 2014 • 9 a.m. – 6 p.m. **BABY BOOMER** 50+ **SENIOR** Baltimore County Department of Aging

October 23, 2014 • 9 a.m. – 4 p.m.

Timonium Fairgrounds, South Hall

**Honoring Those Who Have Served Our Country**

with the following

- VETERAN RESOURCE MUSTER**  
 The One Stop Shop for information and links to the United States Veterans Affairs, the Maryland Department of Veterans Affairs, Veteran Organizations, Civic Agencies, Honor Services, Military Animal Services, resources and more.
- EMPLOYMENT AND SERVICE VOLUNTEER FAIR**  
 Leads, counseling and more.
- MILITARY MEMORABILIA AND DISPLAYS**  
 Special showing of the movie, *Honor Flight*, era military displays and local hero spotlights.
- PATRIOTIC ENTERTAINMENT TO SALUTE OUR VETERANS**  
 Military musical tributes on the main stage of Expo including Billy Finch's Musical USO Show at 11:30 a.m. on Thursday, October 23.
- EDUCATIONAL SESSIONS AND FAMILY SYMPOSIUM (THURSDAY)**  
 Gain knowledge from experts in veterans' matters.



For all that you are

With our Towson Town Center location and an unheard-of quantity of amenities, you can indulge your every interest and express your every passion. The Winthrop has the only apartments in Towson that let you be exactly who you are.

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888-376-8642

Winthrop Apartments
 WinthropApts

## Be a Superhero! Runners, Walkers & Sponsors Needed. BALTIMORE RUNNING FESTIVAL - October 18, 2014

Info & Registration:  
[GoTeamCASA.org](http://GoTeamCASA.org)



Team CASA is the official charity team of the Maryland CASA Association, a private, non-profit organization dedicated to ensuring the rights of abused and neglected children to grow up in safe & permanent homes.

Runners and walkers are needed to participate in any of the following races:

- o 5k
- o Half-Marathon
- o Team Relay
- o Full Marathon



Maryland CASA recruits and trains volunteers to serve as **Court Appointed Special Advocates** for children who are under court protection due to abuse and neglect.

**Be a Superhero! Walk, Run, or Fly across the finish line at the Baltimore Running Festival on October 18, 2014.**

More information at: [www.GoTeamCASA.org](http://www.GoTeamCASA.org)

### Sponsorships Available!

We have great levels and incentives to promote your business to over 60,000 race participants and spectators. You may also donate gift cards for prizes and in-kind goods.

Contact Ed Kilcullen at (412) 828-6761 or visit the sponsorship page at [www.GoTeamCASA.org](http://www.GoTeamCASA.org)



Cool off with some shaved ice and ice cream!

- \*Sporting Events
- \*School Events
- \*Fundraisers
- \*Corporate Events
- \*Parties
- \*Festivals
- \*Daycares and Camps

[www.kona-ice.com](http://www.kona-ice.com)  
[elmore@kona-ice.com](mailto:elmore@kona-ice.com)

[facebook.com/konaiceofcentralbaltimorecounty](https://facebook.com/konaiceofcentralbaltimorecounty)

443-652-2600



James Pomfret, ChFC®, CLU®  
Managing Director – Investment Officer  
(410) 828-2456  
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0114-03327

74127-v4 A1695

# Baltimore County Orioles Pep Rally

AL EAST  
2014  
CHAMPS

Oriole Bird  
Music  
T-Shirts



WE  
WON'T  
STOP!

Hot Dogs  
Photos  
Super Fan  
Contest

BALTIMORE COUNTY O's PEP RALLY  
PATRIOT PLAZA

Please Join  
County Executive Kevin Kamenetz, the County Council, and  
Baltimore County Chambers & Business Associations

October 1 12 p.m.

*Orioles Magic! Feel It Happen!*



**The Men of Planning  
Present**

**Tailgating  
For Ta TAs**



**October 23, 2014**

**4-6pm**



**19 W. Pennsylvania Ave  
Towson, MD 21204**

**Donations collected at the door will go to  
the Susan G. Komen Foundation**

<http://www.komenmd.org/2014/yforeman105>

## Upcoming Chamber Events

Event	Time
Feet on the Street-Synfull Pleasure	Sept. 26th 6:30-9:00pm
Orioles Pep Rally	Oct. 1st 12:00pm-1:00pm
Towson Farmers Market	Oct. 2nd 10:45am-3:00pm
Chamber Tailgate & Football Game	Oct. 4th 1:00pm-4:00pm
Lunch-N-Learn: Annuities 101	Oct. 8th 12:00pm-1:00pm
Towson Farmers Market	Oct. 9th 10:45am-3:00pm
Board & Breakfast Meeting	Oct. 15th 8:00-9:00am
Towson Farmers Market	Oct. 16th 10:45am-3:00pm
Towson Farmers Market	Oct. 23rd 10:45am-3:00pm
50th Annual Golf Tournament	Oct. 27th 10am-5:00pm
Towson Farmers Market	Oct. 30rd 10:45am-3:00pm

For more event  
information, please visit  
[www.towsonchamber.com/events](http://www.towsonchamber.com/events)

## Member Deals



**20% off posters, banners and any large format print projects** including life-size repositioning wall decals and canvas.

**15% off personalized calendars or greeting cards.** You can upload your files online at [www.md115.postnet.com](http://www.md115.postnet.com).

443.767.8638



Merritt Athletic Clubs offers all chamber members a free one month trial membership. Come visit our newly renovated club or check us out on the web at [www.merrittclubs.com](http://www.merrittclubs.com)

410.821.0160



Planning an event? Towson Golf and Country, is the perfect venue for any event, with beautiful views, banquet room, 1 formal dining room and 1 casual room. We can host any event and you do NOT need a sponsor. Please call for our "Special Promotions". Denise Snyder 410.252.8484 x 105 or [dsnyder@tgcc.net](mailto:dsnyder@tgcc.net).

410.252.8484 x105



All Towson Chamber members and employees receive 10% off their first purchase of the current year. With that purchase, you will also be enrolled in Nelson Coleman Jewelers Birthday and Anniversary Club and Loyalty Program.

410.494.0080

### Melody's Tours, LLC

Melody's Tours will offer a 30% discount off any day trip in Baltimore, Washington, Annapolis, and New York. This offer is valid for both entertainment and business purposes. Please visit Melody's website at [www.melodystours.com](http://www.melodystours.com)

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Take \$25 off initial color appointment and then 15% off services \$10% off retail products.

443.895.4536





**Towson Chamber of Commerce**

44 W. Chesapeake Avenue  
Towson, MD 21204

[info@towsonchamber.com](mailto:info@towsonchamber.com)

Phone: 410-825-1144

Fax: 410-832-5863